Company Tracking Number: PELAR0004699R01

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Package Policy
Project Name/Number: /PELAR0004699R01

Filing at a Glance

Company: Economy Premier Assurance Company

Product Name: Package Policy SERFF Tr Num: METX-125834650 State: Arkansas

TOI: 17.0 Other Liability-Occ/Claims Made SERFF Status: Closed State Tr Num: EFT \$100

Sub-TOI: 17.0000 Other Liability Sub-TOI Co Tr Num: PELAR0004699R01 State Status: Fees verified and

Combinations received

Filing Type: Rate Co Status: Reviewer(s): Alexa Grissom, Betty

Montesi

Author: Richard Collard Disposition Date: 10/16/2008

Date Submitted: 09/26/2008 Disposition Status: Filed

Effective Date Requested (New):

Effective Date (New):

Effective Date Requested (Renewal): 01/31/2009 Effective Date (Renewal):

01/31/2009

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: PELAR0004699R01 Domicile Status Comments:

Reference Organization: Reference Number:

Reference Title: Advisory Org. Circular:

Filing Status Changed: 10/16/2008

State Status Changed: 10/13/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

AR PAKII -Personal Excess Liability Program (PELP) rate revision. Please refer to the Revision Summary for details.

Company and Contact

Filing Contact Information

Jacqueline Hattoy, Sr. State Filing Specialist jhattory@metlife.com

Company Tracking Number: PELAR0004699R01

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Package Policy
Project Name/Number: /PELAR0004699R01

700 Quaker Lane (401) 827-2949 [Phone] Warwick, RI 02887 (401) 827-3929[FAX]

Filing Company Information

Economy Premier Assurance Company CoCode: 40649 State of Domicile: Illinois

700 Quaker Lane Group Code: 241 Company Type: Property and

Casualty

Warwick, RI 02887 Group Name: Metropolitan Property State ID Number:

and Casualty Insurance Company

(401) 827-2000 ext. [Phone] FEIN Number: 36-3105737

Company Tracking Number: PELAR0004699R01

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Package Policy
Project Name/Number: /PELAR0004699R01

Filing Fees

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Economy Premier Assurance Company \$100.00 09/26/2008 22753225

Company Tracking Number: PELAR0004699R01

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Package Policy
Project Name/Number: /PELAR0004699R01

Correspondence Summary

Dispositions

Status Created By Created On Date Submitted

Filed Alexa Grissom 10/16/2008 10/16/2008

Filing Notes

Subject Note Type Created By Created Date Submitted

On

Please correct documentation of effective Note To Reviewer Richard Collard 11/19/2008 11/19/2008

date on Disposition

Company Tracking Number: PELAR0004699R01

TOI: 17.00 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Package Policy

Project Name/Number: /PELAR0004699R01

Disposition

Disposition Date: 10/16/2008

Effective Date (New):

Effective Date (Renewal): 01/31/2009

- Effective Date (New) changed from 01/31/2009 to and Effective Date (Renewal) changed from NULL to 01/31/2009 by Grissom, Alexa on 12/02/2008.

Status: Filed Comment:

Company Name:	Overall % Rate	Written Premium	# of Policy	Premium:	Maximum %	Minimum %	Overall %	
	Impact:	Change for this	Holders		Change (where	Change (where	Indicated	
		Program:	Affected for		required):	required):	Change:	
			this					
			Program:					
Economy Premier	8.000%	\$60,361	3,847	\$754,514	%	%	%	
Economy Premier Assurance Company	·	Program:	Affected for this Program:	\$754,514	required):	required):	Cha	

Company Tracking Number: PELAR0004699R01

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Package Policy

Project Name/Number: /PELAR0004699R01

Item Type	Item Name	Item Status	Public Access
Supporting Document	cover letter	Filed	Yes
Supporting Document	RF1 Rate Filing Abstract	Filed	Yes
Supporting Document	Revision Summary	Filed	Yes
Rate	Pelp Rate Pages	Filed	Yes

Company Tracking Number: PELAR0004699R01

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Package Policy
Project Name/Number: /PELAR0004699R01

Note To Reviewer

Created By:

Richard Collard on 11/19/2008 01:21 PM

Subject:

Please correct documentation of effective date on Disposition

Comments:

Dear Ms. Grissom,

This filing is effective 1/31/09 for renewal business as stated in the cover letter. The Disposition states 1/31/09 for new business. I also let you a voice mail with this information. May this note to reviewer serve as documentation that the effective is 1/31/09 renewal business. Thank you, Jackie Hattoy

SERFF Tracking Number: METX-125834650 State: Arkansas EFT \$100 State Tracking Number:

Filing Company: Economy Premier Assurance Company

PELAR0004699R01

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Package Policy

Project Name/Number: /PELAR0004699R01

Rate Information

Company Tracking Number:

Rate data applies to filing.

File and Use Filing Method:

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 2.000%

Effective Date of Last Rate Revision: 06/01/2002

Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall %	Overall % Rate	Written	# of Policy	Premium:	Maximum %	Minimum %
	Indicated	Impact:	Premium	Holders		Change (where	Change (where
	Change:		Change for	Affected for this		required):	required):
			this	Program:			
			Program:				
Economy Premier	%	8.000%	\$60,361	3,847	\$754,514	%	%

Assurance Company

SERFF Tracking Number: METX-125834650 State: Arkansas Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$100

Company Tracking Number: PELAR0004699R01

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Package Policy Project Name/Number: /PELAR0004699R01

Rate/Rule Schedule

Review Status: Exhibit Name: Rule # or Page Rate Action **Previous State Filing Attachments** #:

Number:

Filed Pelp Rate Pages Pages 3-4.PDF Replacement Pages 3-4

PAK II[®] ARKANSAS

D. PERSONAL UMBRELLA LIABILITY ANNUAL PREMIUMS

1. VEHICLES - \$100,000 POLICY LIMIT ANNUAL PREMIUMS*

The premiums listed below apply to Automobiles, Antique Automobiles, Motorcycles, Motor Homes, and Mopeds owned, leased to, or regularly used by the applicant, spouse, wards, or resident relatives.

Limits			Exposures			
	First Vehicle (Other Than Antique Automobiles or Corp. Excess Autos)	Each Antique Automobile	Each Corporate Excess Liability Automobile	Each Additional Vehicle	Each Unmarried Principal Operator Under Age 21	If No Vehicles, Apply Non- Ownership Charge
\$1,000,000	\$ 41	\$ 11	\$ 11	\$ 41	\$ 72	\$ 11
\$2,000,000	66	17	17	66	116	17
\$3,000,000	86	23	23	86	152	23
\$4,000,000	105	28	28	105	185	28
\$5,000,000	123	32	32	123	217	32
\$6,000,000	164	43	43	164	289	43
\$7,000,000	205	54	54	205	362	54
\$8,000,000	246	65	65	246	434	65
\$9,000,000	287	76	76	287	507	76

^{*}Policies written at a higher Liability Limit apply the credit shown below to the total Vehicle premium.

\$300,000	\$20.00
\$500,000	\$25.00

PAK II[®] ARKANSAS

D. PERSONAL UMBRELLA LIABILITY ANNUAL PREMIUMS (Continued)

2. DWELLINGS AND ALL OTHER - \$100,000 POLICY LIMIT ANNUAL PREMIUMS*

a. Dwellings

The premiums listed below apply to Residences, Farms, and Business Activities.

Limits			Exposures			
	Primary Residence	Each Additional Residence (Includes each 1-3 Family Rental Property)	Each 4 Family Rental Property	Incidental Farming on Premises	Each Farm Owned by Named Insured and Rented to Others	Each Business Activity
\$1,000,000			\$ 9	\$ 27	\$ 11	\$ 5
\$2,000,000	78	6	14	43	17	9
\$3,000,000	103	9	18	57	23	12
\$4,000,000	124	11	22	69	28	14
\$5,000,000	146	13	26	81	32	16
\$6,000,000	194	17	35	108	43	22
\$7,000,000	243	22	43	135	54	27
\$8,000,000	292	26	52	162	65	32
\$9,000,000	340	30	60	189	76	38

b. Watercraft and Recreational Vehicles (Class II)

The premiums listed below apply to Watercraft Owned, Hired or Chartered and Recreational Vehicles (Class II) owned, leased to, or regularly used by the applicant, spouse, wards, or resident relatives.

Limits Each Outboard Boat 31 feet and Under in Length Over 50 HP		Each Inboard or Inboard/Outdrive Motor Boat 31 feet and Under in Length Over 50 HP	Exposures Each All Other Boats 31 feet and Under in Length	Each Boat Over 31 feet in Length	Each Class II Recreational Vehicle		
\$1,000,000	\$ 22	\$ 38	\$ 0	\$ 54	\$ 11		
\$2,000,000	35	60	0	86	17		
\$3,000,000	45	80	0	113	23		
\$4,000,000	55	96	0	138	28		
\$5,000,000	65	113	0	162	32		
\$6,000,000	86	151	0	216	43		
\$7,000,000	108	189	0	270	54		
\$8,000,000	130	227	0	324	65		
\$9,000,000	151	265	0	378	76		

^{*}Policies written at a higher Liability Limit, apply the credit shown below to the total Dwellings and All Other premium.

\$300,000	\$2.00
\$500,000	\$4.00

Company Tracking Number: PELAR0004699R01

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Package Policy
Project Name/Number: /PELAR0004699R01

Supporting Document Schedules

Review Status:

Satisfied -Name: cover letter Filed 10/16/2008

Comments:
Attachment:
cover letter.PDF

Review Status:

Satisfied -Name: RF1 Rate Filing Abstract Filed 10/16/2008

Comments: Attachment:

Attachment:

RF1 Rate Filing Abstract.PDF

Review Status:

Satisfied -Name: Revision Summary Comments:

Revision Summary.PDF

MetLife Auto & Home® 700 Quaker Lane Warwick, RI 02887



September 26, 2008

The Honorable Julie Benafield Bowman Commissioner of Insurance Arkansas Insurance Department 1200 West Third Street Little Rock, Arkansas 72201-1904

RE: ECONOMY PREMIER ASSURANCE COMPANY

PAK11 - Personal Excess Liability Program

Rate Revision

Dear Commissioner Benafield Bowman:

Pursuant to applicable Arkansas Insurance Laws, Economy Premier Assurance Company hereby submits a revision of its PAK II - Personal Excess Liability Program's rates. We have enclosed an explanatory memorandum which describes the proposed changes in detail.

We propose to implement this filing with respect to renewal business effective on and after January 31, 2009.

If you have any questions regarding this SERFF submission, an objection letter should be submitted through SERFF to Jacqueline Hattoy. In addition, Jacqueline Hattoy can be reached by telephone at (401) 827-2949 or by e-mail at jhattoy@metlife.com.

Sincerely,

Richard E. Collard

Richard E. Colland

Manager

State Filings

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	. This filing transmittal is part of Company Tracking #					P	PELA	AR0004699R	.01					
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number													
			0	NI			Company NAIC Number							
	Γ.			pany Name					U					
3.	A.	A. Economy Premier Assurance Company					3.				241-40649			
	Product Coding Matrix Line of Business (i.e., Type of Insurance)						Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)							
4.	A.		.0 Other Liability			-	3.	Fioduci			bility Sub-TOI Combin		arice)	
4.	A.	17.	.0 Other Liability	- Claillis Made/O	occurrence	-	э.		17.0000 O	mer Lia	bility Sub-101 Combin	iations		
5.														
<u> </u>		(Δ)							FOR LOSS C	OSTS C	NLY			
		(A)	(B)	(C)	(D)			(E)	(F)		(G)		(H)	
	CO	VERAGE	Indicated	Requested				oss Cost	Select		Expense	Co. Current		
((See I	Instructions)	% Rate Level Change	% Rate Level Change	Expecte Loss Rat		IVI	lodification Factor	Loss C Multipl		Constant (If Applicable)	Loss Cost Multiplier		
		PELP	N/A	8.0%	N/A	lio		N/A	N/A	EI	N/A			
			IVA	0.0 / 0	IV/A			IVA	IVA		IVA		N/A	
	TAL (OVERALL												
6.		5 Year H	listory Ra	te Change Histor	ry					7	7.			
	Year	Vear Policy Count % of Effective Sta		State Earned Premium (000)	100000		State Loss Ratio	Countrywide Loss Ratio		Expense Constan	its	Selected Provisions		
Tł	nere h	ave been no rate	changes in the las	st five years.							A. Total Production Exp	ense	N/A	
											3. General Expense		N/A	
											C. Taxes, License & Fe	es	N/A	
										_ [D. Underwriting Profit		N/A	
										⅃	& Contingencies		37/	
							_				E. Other (explain)		N/A	
L											F. TOTAL		N/A	
8. 9.	$\frac{N}{8.09}$	Estimated M	Cost Factors to Furl Asximum Rate Dec	ease for any Insu	ured (%). Territo									

PC RLC INS01783

ECONOMY PREMIER ASSURANCE COMPANY - PAK II ®

PERSONAL UMBRELLA LIABILITY

ARKANSAS

Revision Summary

Effective Dates: Renewal Business 01/31/2009

The rate impact of this rate revision is 8.0%. This rate change represents the only rate change for Arkansas PAK II PELP in more than five years.